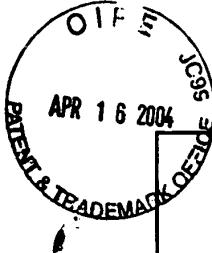


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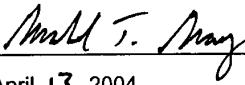
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Application Number	10/727,303
Filing Date	December 2, 2003
First Named Inventor	Gallagher, Paul
Art Unit	To Be Assigned
Examiner Name	To Be Assigned
Total Number of Pages in This Submission	5
Attorney Docket Number	017887-005920US

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	Townsend and Townsend and Crew LLP Gerald T. Gray		Reg. No. 41,797
Signature			
Date	April 13, 2004		

CERTIFICATE OF TRANSMISSION/MAILING

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60192997 v1

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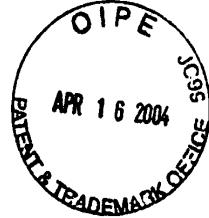
PATENT
Attorney Docket No.: 017887-005920US

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On April 13, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: Joe J. F...



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher, et al.

Application No.: 10/727,303

Filed: December 2, 2003

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGE

Examiner: To Be Assigned

Art Unit: To Be Assigned

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

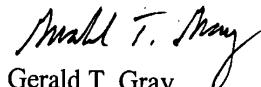
The references cited on the attached forms PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. In accordance with 37 CFR §1.98(d), copies of the references can be found in Application No. 09/639,014, filed August 15, 2000 (Attorney Docket No. 017887-005900US). It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

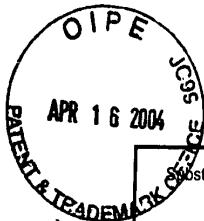
Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Gerald T. Gray
Reg. No. 41,797

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, California 94111-3834
Tel: 925-472-5000
Fax: 925-472-8895
GTG:jvl
60192974 v1



<p>Substitute for form 1449A/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>				<i>Complete if Known</i>	
				Application Number	10/727,303
				Filing Date	December 2, 2003
				First Named Inventor	Gallagher, Paul
				Art Unit	To Be Assigned
				Examiner Name	To Be Assigned
				Attorney Docket Number	017887-005920US
Sheet	1	of	2		

U.S. PATENT DOCUMENTS+				
		Document Number		
Examiner Initials*	Cite No.	Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
	1.	6,032,136	02-2000	Brake et al.
	2.	6,039,250	03-2000	Ito et al.
	3.	6,044,360	03-2000	Picciallo
	4.	6,554,184	04-2003	Amos
	5.	2002/0004772 A1	01-10-2002	Templeton et al.
	6.	2002/0095651 A1	07-18-2002	Kumar et al.
	7.	2002/0152160 A1	10-17-2002	Allen-Rouman et al.

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³	Number ⁴			
						<input type="checkbox"/>

Examiner Signature		Date Considered	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/727,303
(use as many sheets as necessary)				Filing Date	December 2, 2003
				First Named Inventor	Gallagher, Paul
				Art Unit	To Be Assigned
				Examiner Name	To Be Assigned
				Attorney Docket Number	017887-005920US
Sheet	2	of	2		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	
	8.	GENNADY, M. et al., "NetCash: A design for practical electronic currency on the internet" Association of Computing Machinery, (1993), Information Science Institute, University of Southern California.	

Examiner Signature		Date Considered	
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.